

Juan Azan, Jr. . 4555 Fulton Avenue Apt. 303 . Sherman Oaks, CA 91423

Board of Governors
Secretary Jennifer J. Johnson
Federal Reserve System
20th St. and Constitution Ave., N.W.
Washington, D.C. 20551
RE: Docket No. R-1314

Dear Board of Governors,

Luckily, I escaped having to declare bankruptcy. However, I got my credit to such a state with bills piled up that CorTrust Bank was my only choice to recover. I have had my card for about eight months, and so far, it has helped me start to reestablish my credit. I don't know at this point how much it has helped as I have not attempted to apply for any other credit.

In today's day and age, there are very few people that are ready for these unexpected events in life. There was a time that my card helped pay a doctor bill that resulted from an Emergency Room visit. As a married, 39-year-old producer/director, my card also helps me often with making travel arrangements, securing hotels and rental cars. This card is absolutely more reliable than turning to other, completely unregulated sources of securing credit. I cannot say yet whether I will or will not close my account when my credit is repaired. I am grateful that it has been here for me as I get things under control.

I worry that the Federal Reserve Board's actions may hurt others with substandard credit histories, causing them to turn to less desirable options. I don't believe the Board of Governor's should be regulating these fees. The option to access credit by any means available and should remain to be their choice.

Sincerely yours,

Juan Azan, Jr.

A handwritten signature in black ink, consisting of a large, stylized 'J' followed by a horizontal line and a small loop at the end.